

Walter O'Cheskey  
 Chapter 13 Trustee  
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IN THE UNITED STATES BANKRUPTCY COURT  
 NORTHERN DISTRICT OF TEXAS  
 ABILENE DIVISION

IN RE:  
 CORY JUSTIN WRIGHT

CASE NO: 13-10031-RLJ-13  
 HEARING DATE: 12/4/2013  
 HEARING TIME: 11:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND  
 PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

**I.**

**OBJECTION -- NO PROOF OF CLAIM FILED**

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
014 0 U	AMIGO ENERGY <i>Need better address.</i>	\$885.00	016 0 U	ANYTIME FITNESS GYM	\$635.00
018 0 U	CAPITAL ONE/FURNITURE ROW	\$3,942.00	020 0 U	CITIBK MC-BC	\$412.00
021 0 U	DISCOVER FIN	\$1.00	029 0 U	SPEEDY CASH	\$1,188.00
035 0 U	ZALE/CBSD	\$1,621.00			

**II.**

**SPECIFIC OBJECTIONS**

No Objections

**III.**

**TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS**

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<b><u>SECURED CREDITORS</u></b>							
009 0	GREEN PLANET SERVICING	HOMESTEAD	\$0.00	\$136,500.00			PD DIRECT BY DEBTOR
010 0	CAPITAL ONE AUTO FINANCE	2008 HONDA CIVIC/SURRENDER	\$17,126.00	\$16,620.00			SURRENDERED
011 0	TAYLOR CO CENTRAL APPRAISAL DISTRICT	2013 PROPERTY TAXES	\$0.00	\$136,500.00			PD DIRECT BY DEBTOR
<b><u>PRIORITY CREDITORS</u></b>							
003 0 *	INTERNAL REVENUE SERVICE	2012 INCOME TAXES	\$298.00			36	\$11.04 PAID BY TRUSTEE
Not provided for in confirmed plan. See modification below.							

**UNSECURED GENERAL CREDITORS**

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
010 1 U	CAPITAL ONE AUTO FINANCE <i>SPLIT CLAIM/2008 HONDA CIVIC</i>	\$506.00	019 0 U	PRA RECEIVABLES MANAGEMENT <i>PURCHASES/CAPITAL ONE</i>	\$2,122.78
022 0 U	SALLIE MAE INC <i>STUDENT LOAN Late filed claim.</i>	\$23,205.14	023 0 U	WEBBANK-FINGERHUT <i>PURCHASES</i>	\$248.78

024 0 U	PREMIER BANKCARD / CHARTER LOAN	\$479.09	025 0 U	CAVALARY PORTFOLIO SERVICE PURCHASES/FURNITURE ROW	\$3,956.82
027 0 U	AAFES / MIL STAR / EXCHANGE PURCHASES	\$7,952.39	028 0 U	PRA RECEIVABLES MANAGEMENT PURCHASES/ORCHARD BANK	\$1,637.55
031 0 U	SPRINT NEXTEL DISTRIBUTION SERVICES	\$790.93	033 0 U	USAA FEDERAL SAVINGS BANK PURCHASES	\$5,416.81
034 0 U	AMERICAN INFOSOURCE LP SERVICES	\$956.38			

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

#### IV.

#### **TRUSTEE'S PLAN MODIFICATION**

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

The Debtor's plan shall treat the priority claim filed by the IRS in the amount of \$298.00 with a 36 month term and a \$11.04 payment.

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 12/4/2013 AT 11:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 2201, 3RD & PINE, ABILENE, TEXAS 79604

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 10/4/2013

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

AAFES / MIL STAR / EXCHANGE C/O CREDITORS BANKRUPTCY SERVICE PO BOX 740933 DALLAS TX 75374  
AARONS RENTALS 3502 CATCLAW DR ABILENE TX 79605  
AD ASTRA REC 8918 W 21ST ST N STE 200 MAILBOX 112 WICHITA KS 67205  
AMERICAN INFOSOURCE LP VERIZON PO BOX 248838 OKLAHOMA CITY OK 73124  
AMIGO ENERGY 777 POST OAK BLVD STE 700 HOUSTON TX 77056  
ANYTIME FITNESS GYM 4762 S 14TH ST ABILENE TX 79605  
CALVARY PORTFOLIO SERVICES ATTENTION: BANKRUPTCY DEPARTMENT 500 SUMMIT LAKE DR STE 400 VALHALLA NY 10595  
CAPITAL 1 BANK ATTN BANKRUPTCY DEPT PO BOX 30285 SALT LAKE CITY UT 84130  
CAPITAL ONE AUTO FINANCE 3901 N DALLAS PKWY PLANO TX 75093  
CAPITAL ONE AUTO FINANCE 9441 LBJ FREEWAY SUITE 350 DALLAS TX 75243  
CAPITAL ONE AUTO FINANCE PO BOX 821209 DALLAS TX 75382  
CAPITAL ONE/FURNITURE ROW PO BOX 30253 SALT LAKE CITY UT 84130  
CAVALARY PORTFOLIO SERVICE PO BOX 27288 TEMPE AZ 85282  
CAVALRY PORTFOLIO SERVICE LLC 500 SUMMIT LAKE DRIVE SUITE 400 VALHALLA NY 10595  
CITIBK MC-BC 701 E 60TH ST N SIOUX FALLS SD 57104  
CORY JUSTIN WRIGHT 3102 VINE ST ABILENE TX 79602  
DEPT OF ED/SALLIE MAE PO BOX 9500 WILKES BARRE PA 18773  
DISCOVER FIN PO BOX 15316 WILMINGTON DE 19850  
DISCOVER FINANCIAL SERVICES PO BOX 3025 NEW ALBANY OH 43054  
DIVERSIFIED ADJUSTMENTS DASI - BANKRUPTCY PO BOX 32145 FRIDLEY MN 55432  
FINGERHUT 16 MCLELAND RD SAINT CLOUD MN 56303  
FIRST PREMIER BANK 3820 N LOUISE AVE SIOUX FALLS SD 57107  
GREEN PLANET SERVICING PO BOX 660016 DALLAS TX 75266  
HSBC NV PO BOX 19360 PORTLAND OR 97280  
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101  
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101  
MCCREARY VESELKA BRAGG & ALLEN PO BOX 1269 ROUND ROCK TX 78680  
MICHAEL REED MCCREARY VESELKA BRAGG & ALLEN PC PO BOX 1269 ROUND ROCK TX 78680  
MICHAEL REED OR LEE GORDON PO BOX 1269 ROUND ROCK TX 78680  
MILITARY STAR PO BOX 830031 BALTIMORE MD 21283  
NCO FIN/09 ATTENTION BANKRUPTCY 507 PRUDENTIAL RD HORSHAM PA 19044  
PORTFOLIO RC ATTN BANKRUPTCY PO BOX 41067 NORFOLK VA 23541  
PORTFOLIO RECOVERY ASSOCIATES LLC PO BOX 41067 NORFOLK VA 23541  
PRA RECEIVABLES MANAGEMENT PORTFOLIO REC ASSOC PO BOX 41067 NORFOLK VA 23541  
PRA RECEIVABLES MANAGEMENT PORTFOLIO RECOVERY ASSOC PO BOX 12914 NORFOLK VA 23541  
PREMIER BANKCARD /CHARTER PO BOX 2208 VACAVILLE CA 95696  
SALLIE MAE INC DEPARTMENT OF EDUCATION PO BOX 740351 ATLANTA GA 30374  
SPEEDY CASH 8400 E 32ND ST N WICHITA KS 67226  
SPRINT NEXTEL CORRESPONDENCE ATTN BANKRUPTCY DEPT PO BOX 7949 OVERLAND PARK KS 66207  
SPRINT NEXTEL CORRESPONDENCE ATTN: BANKRUPTCY DEPT PO BOX 7949 OVERLAND PARK KS 66207  
SPRINT NEXTEL DISTRIBUTION ATTN BANKRUPTCY DEPT PO BOX 3326 ENGLEWOOD CO 80155  
SPRINT PO BOX 79357 CITY OF INDISTRY CA 91716  
TAYLOR CO CENTRAL APPRAISAL DISTRICT 1534 SOUTH TREADWAY BLVD ABILENE TX 79602  
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102  
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242  
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530  
USAA FEDERAL SAVINGS BANK C/O WEINSTEIN & RILEY PO BOX 3978 SEATTLE WA 98124  
USAA FEDERAL SAVINGS BANK C/O WEINSTEIN AND RILEY PS 2001 WESTERN AVENUE STE 400 SEATTLE WA 98121  
USAA FEDERAL SAVINGS BANK PO BOX 47504 SAN ANTONIO TX 78265  
VERIZON WIRELESS BANKRUPTCY DEPT PO BOX 3397 BLOOMINGTON IL 61702  
WEBBANK-FINGERHUT 6250 RIDGEWOOD ROAD ST CLOUD MN 56303  
WEST CENTRAL TX COLL B PO BOX 2586 ABILENE TX 79604  
ZALE/CBSD ATTN: CENTRALIZED BANKRUPTCY PO BOX 20363 KANSAS CITY MO 64195